

NORTHWEST BANCORPORATION, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2088329	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$398	\$393	-1.2%		
Loans	\$278	\$305	9.5%		
Construction & development	\$22	\$26	20.5%		
Closed-end 1-4 family residential	\$25	\$30	17.1%		
Home equity	\$8	\$10	21.6%		
Credit card	\$1	\$1	11.3%		
Other consumer	\$3	\$3	-7.8%		
Commercial & Industrial	\$59	\$72	22.2%		
Commercial real estate	\$132	\$140	6.6%		
Unused commitments	\$92	\$109	18.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$12	-31.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$56	\$40	-29.0%		
Cash & balances due	\$23	\$17	-28.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$355	\$349	-1.7%		
Deposits	\$343	\$322	-6.0%		
Total other borrowings	\$9	\$24	167.1%		
FHLB advances	\$7	\$24	225.8%		
Equity					
Equity capital at quarter end	\$43	\$44	2.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	11.0%	--		
Tier 1 risk based capital ratio	12.4%	12.1%	--		
Total risk based capital ratio	13.7%	13.4%	--		
Return on equity ¹	4.8%	6.1%	--		
Return on assets ¹	0.5%	0.7%	--		
Net interest margin ¹	4.4%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	65.3%	160.6%	--		
Loss provision to net charge-offs (qtr)	0.0%	308.0%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	5.6%	0.3%	0.1%	0.6%	--
Closed-end 1-4 family residential	1.1%	0.5%	1.0%	0.5%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.5%	0.0%	2.1%	0.3%	--
Other consumer	1.0%	0.9%	0.1%	0.8%	--
Commercial & Industrial	0.3%	1.0%	0.5%	0.0%	--
Commercial real estate	3.0%	1.9%	0.0%	0.0%	--
Total loans	2.9%	1.2%	0.5%	0.1%	